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Docket No. ~~555500-005~~

File No: 20594

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of :
William Kitchen et. al. :
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: :
Serial No. 09/034,561 : Group Art Unit: 2761
: :
: :
Filed: March 3, 1998: : Examiner:
: : Unassigned

For: ELECTRONIC BILL PROCESSING

PETITION UNDER 37 CFR 47(a)

Honorable Assistant Commissioner
of Patents
Washington, D. C. 20231

Sir:

This Petition is filed concurrently with a response to the Notice to File Missing Parts of Application which issued on June 5, 1998. The undersigned hereby Petitions the Commissioner under 37 CFR 47(a) to accept, and proceed with the examination of, the above referenced Application notwithstanding the unavailability or refusal of certain of the joint inventors to execute the Application. In support of the Petition, it is respectfully submitted that:

1. The above referenced utility application was filed under 37 CFR 1.53 on March 3, 1998 as acknowledged in the Filing Receipt and Notice to File Missing Parts of Application dated June 5, 1998.

2. As set forth in the Declaration and Power of Attorney filed herewith, the inventors on the above referenced application are William Kitchen, Ginger Moses, Ralph Au, Clarence Bringardner and Kenneth Bradley.

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3. The Declaration and Power of Attorney filed herewith has been executed by named inventors William Kitchen, Ginger Moses, and Ralph Au on a Declaration and Power of Attorney document also naming Clarence Bringardner and Kenneth Bradley as inventors. Accordingly, inventors William Kitchen, Ginger Moses, Ralph Au have signed the Application on their own behalf as well as on behalf of non-signing inventors Clarence Bringardner and Kenneth Bradley.

4. As evidenced by the Declaration of Sharon Hand submitted herewith, a copy of the Application, Declaration and Power of Attorney have been forwarded on June 23, 1998 via UPS and again on August 26, 1998 via the U.S. Postal Service (certified mail return receipt requested) to Clarence Bringardner at his last know address and to Kenneth Bradley at his last know address.

5. As also evidenced by the Declaration of Sharon Hand, the materials forwarded by UPS to Mr Bringardner have been returned as undeliverable by UPS. The materials forwarded by the U.S. Postal Service to Mr Bringardner have not been returned as undeliverable. However, the certification of delivery/non-delivery (i.e. Form 3811) has not been returned as yet by the U.S. Postal Service. Accordingly, a trace was placed on the certification of delivery/non-delivery on November 18. 1998. This Petition will be supplemented and a copy of the certification of delivery/non-delivery (if available) will be submitted after the U.S. Postal Service completes its trace of the certification. Mr. Bringardner has not contacted Ms. Hand in connection with this application. Further, the executed Declaration and Power-of-Attorney documents included as part of the materials forwarded by the U.S. Postal Service to Mr. Bringardner have not been returned to Ms. Hand.

6. As also evidenced by the Declaration of Sharon Hand, the materials forwarded by UPS and the U.S. Postal Service to Mr Bradley have been delivered. Mr. Bradley has not contacted Ms. Hand in connection with this application. Further, the executed Declaration and Power-of-Attorney documents included as part of the materials forwarded to Mr. Bradley have not been returned to Ms. Hand.

7. As evidenced by the attached Declaration of Sheila Foxx, no Declaration and Power of Attorney executed by either Mr. Bradley or Mr. Bringardner in connection with the above referenced case has been received by the undersigned's firm either directly, indirectly through the undersigned's prior firm (Jenkens & Gilchrist), or otherwise.

8. It is respectfully submitted that (i) a diligent effort has been made to find and reach joint inventors Bradley and Bringardner and to obtain their respective signatures on the above referenced Application; (ii) inventor Bringardner either cannot be found or reached or, if the results of the trace currently being performed by the U.S. Postal Service indicate that inventor Bringardner did receive the Application, he has neither returned the executed Application nor indicated any intention to do so and in such case should be deemed to have refused to execute the Application; (iii) inventor Bradley has received the Application but has neither returned the executed Application nor indicated any intention to do so, therefore inventor Bradley should be deemed to have refused to execute the Application; (iv) all available joint inventors (i.e. William Kitchen, Ginger Moses, and Ralph Au) have executed the Application on their own behalf and on behalf of the non-signing inventors (i.e. Clarence Bringardner and Kenneth Bradley).

9. In view of the above, it is respectfully requested that the Commissioner find that inventor Bringardner is unavailable and/or has refused to execute the above referenced Application, that inventor Bradley is unavailable and/or has refused to execute the above referenced Application, and that the Application can be made in the name of the joint inventors who have executed the Application on their own behalf and on behalf of the non-signing inventors Bringardner and Bradley.

In summary, it is respectfully submitted that the mandates of 37 CFR 47(a) have been fulfilled and the above referenced application is acceptable notwithstanding non-execution by two of the five joint inventors. Accordingly it is respectfully requested that this Petition be GRANTED and prosecution of the Application be allowed to proceed.

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It is respectfully requested that the undersigned be contacted by telephone at the below listed local telephone number, in order to expedite resolution of any issues, or if any comments, questions, or suggestions arise in connection with herewith.

A check in the amount of \$130.00 to cover the Petition Fee under 37 CFR 1.17(h) is enclosed herewith. Please charge any shortage in fees due in connection with the filing of this paper to Deposit Account No. 12-0429, and please credit any excess fees to such deposit account.

Respectfully submitted,
LALOS & KEEGAN

By: 
Alfred A. Stadnicki
Registration No. 30,226

AAS/led
1146 Nineteenth Street, N.W.
Fifth Floor
Washington, D.C. 20006-3703
Telephone: (202) 887-5555
Facsimile: (202) 296-1682
November 25, 1998



Docket No: 33500-005
File No: 20594

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of :
William Kitchen et. al. :
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Serial No. 09/034,561 : Group Art Unit:2761
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: :
Filed: March 3, 1998: : Examiner:
: : Unassigned
For: ELECTRONIC BILL PROCESSING

DECLARATION OF SHARON HAND UNDER 37 CFR 47(a)

Honorable Assistant Commissioner
of Patents
Washington, D. C. 20231

Sir:

I, Sharon Hand, hereby state that:

1. I am Executive Assistant to Mr. Ravi Ganesan, Executive Vice President and Chief Technology Officer of CheckFree Corporation. (hereinafter "CHECKFREE").

2. According to CHECKFREE'S business records, Clarence M. Bringardner terminated his employment with CHECKFREE on February 6, 1998 and his last known address is 2995 Dresden Street, Columbus, Ohio 43224, and Kenneth W. Bradley terminated his employment with CHECKFREE on October 17, 1997 and his last known address is 8202

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Olde Richmond Lane, Westerville, Ohio 43081.

3. On June 23, 1998, I instructed CHECKFREE's mail room to deposit, with UPS, a copy of the above referenced application, the associated Declaration and Power-of-Attorney, and an associated Assignment addressed to Mr. Bringardner at 2995 Dresden Street, Columbus, Ohio 43224, under a cover letter of the same date, executed by Mr. Ganesan, requesting that Mr. Bradley execute the forwarded Declaration and Power-of-Attorney and Assignment, and return the executed documents to our attorney, Mr. Alfred A. Stadnicki at his former address (hereinafter referred to as the "Forwarded Materials to Bringardner"). A copy of the June 23, 1998 cover letter to Mr. Bringardner, along with the UPS receipt indicating that the Forwarded Materials to Bringardner were undeliverable, is attached hereto as Exhibit A.

4. On August 26, 1998, I instructed the CHECKFREE's mail room to deposit, with the U.S. Postal Service as certified mail return receipt requested, another copy of the above referenced application, the associated Declaration and Power-of-Attorney, and the associated Assignment addressed to Mr. Bringardner at 2995 Dresden Street, Columbus, Ohio 43224, under a cover letter of the same date which noted that Mr. Stadnicki had not received the

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executed documents and again requesting that Mr. Bringardner execute the forwarded Declaration and Power-of-Attorney and Assignment, and return the executed documents to our attorney, Mr. Alfred A. Stadnicki at his current address (hereinafter referred to as the "Second Forwarded Materials to Bringardner"). A copy of the August 26, 1998 cover letter to Mr. Bringardner and the Receipt of Certified Mail for the Second Forwarded Materials to Bringardner is attached hereto as Exhibit B. No certification of delivery/non-delivery (U.S. Postal Service Form 3811) has, to date, been returned by the U.S. Postal Service. Therefore, on November 18, 1998, I requested that the U.S. Postal Service place a trace on the certification (i.e. Form 3811) for this mailing, as evidenced by the U.S. Postal Service date stamp of November 18, 1998 which appears on the back of the Receipt of Certified Mail. I was advised by the U.S. Postal Service that the trace could take 10 days to two weeks.

5. On June 23, 1998, I also instructed CHECKFREE's mail room to deposit, with UPS, a copy of the above referenced application, the associated Declaration and Power-of-Attorney, and an associated Assignment addressed to Mr. Bradley at 8202 Olde Richmond Lane, Westerville, Ohio 43081, under a cover letter of the same date,

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executed by Mr. Ganesan, requesting that Mr. Bradley execute the forwarded Declaration and Power-of-Attorney and Assignment, and return the executed documents to our attorney, Mr. Alfred A. Stadnicki at his former address (hereinafter referred to as the "Forwarded Materials to Bradley"). A copy of the June 23, 1998 cover letter to Mr. Bradley, along with the UPS receipt indicating delivery of the Forwarded Materials to Bradley, is attached hereto as Exhibit C.

6. On August 26, 1998, I further instructed CHECKFREE's mail room to deposit, with the U.S. Postal Service as certified mail return receipt requested, another copy of the above referenced application, the associated Declaration and Power-of-Attorney, and the associated Assignment addressed to Mr. Bradley at 8202 Olde Richmond Lane, Westerville, Ohio 43081, under a cover letter of the same date which noted that Mr. Stadnicki had not received the executed documents and again requesting that Mr. Bradley execute the forwarded Declaration and Power-of-Attorney and Assignment, and return the executed documents to our attorney, Mr. Alfred A. Stadnicki at his current address (hereinafter referred to as the "Second Forwarded Materials to Bradley"). A copy of the August 26, 1998 cover letter to Mr. Bradley and the certification of receipt

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(i.e. Form 3811) of the Second Forwarded Materials to Bradley is attached hereto as Exhibit D.

7. In the respective cover letters included in the Second Forwarded Materials to Messrs. Bradley and Bringardner, I requested that Mr. Bradley and Mr. Bringardner contact me if there were any questions regarding execution of the Declaration and Power-of-Attorney and Assignment documents.

8. As of this date, (i) only the Forwarded Materials (not the Second Forwarded Materials) to Mr Bringardner have been returned to me as undeliverable, (ii) neither Mr. Bradley nor Mr. Bringardner has contacted me in any way with respect to the Furnished Materials and Second Furnished Materials or for any other reason, and (iii) the executed Declaration and Power-of-Attorney documents included as part of the Furnished Materials to Bradley, the Furnished Materials to Bringardner, the Second Furnished Materials to Bradley and the Second Furnished Materials to Bringardner have not been returned to me.

9. I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the

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like so made are punishable by fine or imprisonment, or both, under
Section 1001 of Title 18 of the United States Code and that such
willful false statements may jeopardize the validity of the
application or any patent issued thereon.

Respectfully Submitted

Sharon Hand
Sharon Hand

CheckFree Corporation
4411 East Jones Bridge Road
Norcross, Georgia 30092
Date: November 20, 1998



June 23, 1991

Exhibit A

Mr. Clarence M. Bringardner
2995 Dresden Street
Columbus, OH 43224

RE: U.S. Patent Applications

Dear Mr. Bringardner.

I have enclosed copies of papers containing the specification, claims, abstract, and drawings as filed for the following:

ELECTRONIC BILL PROCESSING

Attached to the papers are a Declaration and Power of Attorney and (2) Assignment documents to be executed by you as indicated. The Declarations and Power of Attorneys must be signed and dated in front of a Notary. Return the fully executed documents to Jenkins & Gilchrist no later than July 3, 1998. Please do not mail them to me.

Jenkins & Gilchrist
Attn: Alfred A. Stadnicki, Esq.
1919 Pennsylvania Avenue, NW
Suite 600
Washington, DC 20006-3404

Should your name or address be incorrect, please draw a line through the incorrect information and print the correct information above it.

Thank you.

Kwintessential

Ravi Ganeshan
Chief Technical Officer
Executive Vice President

Enclosures

UPS Next Day Air UPS Worldwide Express Shipping Document	
See instructions on back. Call 1-800-PICK-UPS (1-800-742-5877) For additional information	
TRACKING NUMBER N210 8794 57 4	
1. SHIPMENT FROM SUPPORT UPS SHIPPING / UPS BUILDING 1000 1000 3 80873 REFERENCE NUMBER	
2. SHIPMENT TO PATENT INFORMATION RAVI GANESAN 770-441-3387 770-441-3387	
3. CHECKFREE CORP 5TH ST ADDRESS 53 4411 E JONE BRIDGE RD CITY AND STATE NORCROSS	
4. EXCLUSIVELY URGENT DELIVERY TO TELEPHONE 614- Clarence BRINGARDNER 625-5243 625-5243	
5TH ST ADDRESS 53 2995 DRESDEN STREET CITY AND STATE MARION COUNTY • OHIO 43201 Columbus OH 43224	
5. WEIGHT AND SIZE 6. PRICE OF SERVICE 7. OPTIONAL SERVICES 8. ADDITIONAL HANDLING CHARGE 9. TOTAL CHARGE 10. METHOD OF PAYMENT 11. SIGNATURE	
12. RECEIPTERS / THIRD PARTIES UPS ACTS AS YOUR CARRIER OVER LAND, AIR, OR SEA ✓ 13. SIGNATURE	
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Exhibit D

August 28, 1998

Via Certified Mail
SP 283 696 945

P 283 696 945

US Postal Service
Receipt for Certified Mail
No Insurance Coverage Provided.
Do not use for International Mail (See reverse)

Serial	KENNETH BRADLEY	
Street & Number	8202 Olde Richmond Ln	
Post Office, State, & ZIP Code	WESTERVILLE, OH 43081	
Postage	\$	1.78
Certified Fee	\$	1.35
Special Delivery Fee		
Restricted Delivery Fee		
Return Receipt Showing to Whom & Date Delivered	1.10	
Return Receipt Showing to Whom, Date, & Addressee's Address		
TOTAL Postage & Fees	\$	3.23
Postmark or Date		

PS Form 3800, April 1995

Mr. Kenneth Bradley, III
8202 Olde Richmond Lane
Westerville, OH 43081

Dear Mr. Bradley:

On June 23, 1998, Mr. Ravi Ganeshan sent you patent documents that needed your signature. Our Patent Attorney has informed us he has not received your signed, notarized papers as yet. I have enclosed another Declaration and Power of Attorney and (2) Assignment documents for your signature. Please make sure they are notarized where necessary and return them to the following address by September 8, 1998:

Mr. Al Stadnick
Lalos & Keegan
1146 Nineteenth Street, N.W.
Fifth Floor
Washington, DC 20036-3703

Should your name or address be incorrect, please draw a line through the incorrect information and print the correct information above it.

Should you have any questions, please feel free to contact me at 770-734-3587. Thank you for your cooperation.

Regards,

Sharon Hand
Sharon Hand
Executive Assistant

Enclosures

4411 East Jones Bridge Road
Norcross, Georgia 30071
770-441-3287
E-mail: Sharon.Hand@usps.gov
For reply mail return postage

Is your RETURN ADDRESS completed on the reverse side?		I also wish to receive the following services (for an extra fee):	
<p>SENDER:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Complete Items 1 and/or 2 for additional services. <input type="checkbox"/> Complete Items 3, 4a, and 4b. <input type="checkbox"/> Print your name and address on the reverse of this form so that we can return this card to you. <input type="checkbox"/> Attach this form to the front of the mailpiece, or on the back if space does not permit. <input type="checkbox"/> Write "Return Receipt Requested" on the mailpiece below the article number. <input type="checkbox"/> The Return Receipt will show to whom the article was delivered and the date delivered. 		<p>1. <input type="checkbox"/> Addressee's Address</p> <p>2. <input type="checkbox"/> Restricted Delivery</p> <p>Consult postmaster for fee.</p>	
<p>3. Article Addressed to:</p> <p>MR. KENNETH BRADLEY 8202 OLDE RICHMOND LANE WESTERVILLE, OH 43081</p>		<p>4a. Article Number</p> <p><u>P 283 696 945</u></p> <p>4b. Service Type</p> <p><input type="checkbox"/> Registered <input checked="" type="checkbox"/> Certified <input type="checkbox"/> Express Mail <input type="checkbox"/> Insured <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> COD</p>	
		<p>7. Date of Delivery</p> <p><u>8-27-98</u></p> <p>8. Addressee's Address (Only if requested and fee is paid)</p> <p> </p>	
<p>5. Received By. (Print Name)</p> <p>X</p>			
<p>6. Signature: (Addressee or Agent)</p> <p>X</p>			

PS Form 3811, December 1994

102595-97-B-0179 Domestic Return Receipt

Thank you for using Return Receipt Service



Docket No: 33500-005
File No: 20594

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of :
William Kitchen et. al. :
: :
: :
Serial No. 09/034,561 : Group Art Unit: 2761
: :
Filed: March 3, 1998: : Examiner:
: : Unassigned

For: ELECTRONIC BILL PROCESSING

DECLARATION OF SHEILA FOXX UNDER 37 CFR 47(a)

Honorable Assistant Commissioner
of Patents
Washington, D. C. 20231

Sir:

I, Sheila Foxx, hereby state that:

1. I serve as the docketing supervisor for the firm of Lalos and Keegan. (hereinafter the "FIRM").
2. According to the FIRM's standard procedures, all correspondence received by the FIRM, including that addressed to Mr. Stadnicki, is delivered to the receptionist and promptly forwarded to me for docketing.
3. As of this date, no Declaration and Power of Attorney executed by either Mr. Bradley or Mr. Bringardner in connection with the above referenced application has been received by the FIRM

Serial No.: 07/607,324

with the above referenced application has been received by the FIRM either directly, indirectly through Mr. Stadnicki's prior firm (Jenkens & Gilchrist), or otherwise.

4. I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Respectfully Submitted



Sheila Foxx

LALOS & KEEGAN
1146 Nineteenth Street, N.W.
Fifth Floor
Washington, D.C. 20006-3703
Date: November 20, 1998

Docket No: 55500-UUU
File No: 20594



SEARCHED

In re Application of
William Kitchen et. al.

Serial No. 09/034,561

: Group Art Unit:2761

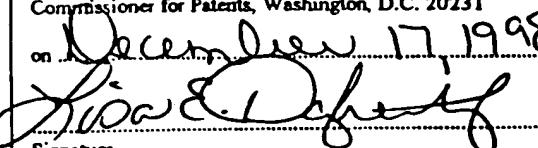
Filed: March 3, 1998:

: Examiner: Unassigned

For: ELECTRONIC BILL PROCESSING

SUPPLEMENT TO PETITION UNDER 37 CFR 47 (a)

Honorable Assistant Commissioner
for Patents
Washington, DC 20231

I hereby certify that this paper or fee is being deposited with the U.S.
Postal Service as First Class Mail addressed to the Assistant
Commissioner for Patents, Washington, D.C. 20231
on December 17, 1998

Signature

Sir:

Further to the Petition under 37 CFR 47 (a) filed concurrently with the Response to the Notice to File Missing Parts of Application, on November 30, 1998, it is respectfully submitted that:

1. As set forth in paragraph 5 of the Petition, the certification of delivery/non-delivery (i.e. Form 3811) had not been returned by the U.S. Postal Service at the time of the filing of the Petition for the August 26, 1998 certified mailing to Mr. Clarence Bringardner at 2995 Dresden Street, Columbus, OH 43224. Accordingly, a trace had been placed on the certification of delivery/non-delivery by the U.S. Postal Service on November 18, 1998.
2. The U.S. Postal Service has now completed its trace, and as indicated on the attached copy of the Domestic Return Receipt (After Mailing) Form 3811-A and stamped by the U.S. Postal Service with an "INQUIRY" stamp dated December 8, 1998, the U.S. Postal Service has no record of delivery or return of the certified mailing. As advised by the postal service this means that the certified mailing was never delivered or picked up from the post office and it was then lost during the process of returning the mailed materials to the sender.
3. It is therefore respectfully submitted that after a diligent effort to find and reach joint inventor Bringardner to obtain his signature on the above-referenced application, inventor Bringardner cannot be found or reached.
4. In view of the Petition under 37 CFR 47 (a) filed November 30, 1998, and this Supplement to the Petition, it is respectfully requested that the Commissioner find that the inventor Bringardner is unavailable and that inventor Bradley is unavailable and/or has refused to execute the above-referenced application, and that the application can be made by the three inventors who have executed the application on their own behalf and on the behalf of the non-signing inventors Bringardner and Bradley.

Docket No: 19900-000

File No: 20594

In summary, it is respectfully submitted that the mandates of 37 CFR 47 (a) have been fulfilled and the above-referenced application is acceptable notwithstanding non-execution by two of the five joint inventors. Accordingly, it is respectfully requested that this Petition be granted and prosecution of the application be allowed to proceed.

It is respectfully requested that the undersigned be contacted by telephone at the below listed local telephone number, in order to expedite resolution of any issues, or if any comments, questions or suggestions arise in connection herewith.

Please charge any shortage of fees in connection with the filing of this paper to deposit account number 12-0429, and please credit any excess fees to such deposit account.

Respectfully submitted,

LALOS & KEEGAN



Alfred A. Stadnicki
Registration No. 30,226

AAS/led

1146 Nineteenth Street, N.W.
Fifth Floor
Washington, D.C. 20036-3703
Telephone: (202) 887-5555
Facsimile: (202) 296-1682
Date: December 17, 1998



09034561

INITIALS _____

CONTENTS

Date received
(Incl. C. of M.)
or
Date Mailed

Date received
(Incl. C. of M.)
or
Date Mailed

1. Application 17 papers.
 2. 1st Re: Fee Due 4-5-98
 3. Extension of Time. 11-30-98
 4. Fee, Dec & Surcharge 11-30-98
 5. Petition Rule (U.4.7) 11-30-98
 6. IAS 4-20-99
 7. Rej. (3mths) 1-20-00
 8. IAS 4-3-00
 9. Amdt, 1^{mon} Response 4-3-00
 10. 1st Fee Due 4-12-00
 11. 1st Fee Due 9-15-00
 12. Change of Address 10-17-00
 13. Fee Paid 10-17-00
 14. Final Rejection (3mths) 1/30/01
 15. Amdt (3mths) 2/20/01
 16. Interview Summary 03/06/01
 31/17. Fx. Amdt C 3/12/01
 18. Power To Inspect 5/22/01
 19. _____
 20. _____
 21. _____
 22. _____
 23. _____
 24. _____
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 28. _____
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 31. _____
 32. _____

42. _____
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 68. _____
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 70. _____
 71. _____
 72. _____

FIG 1

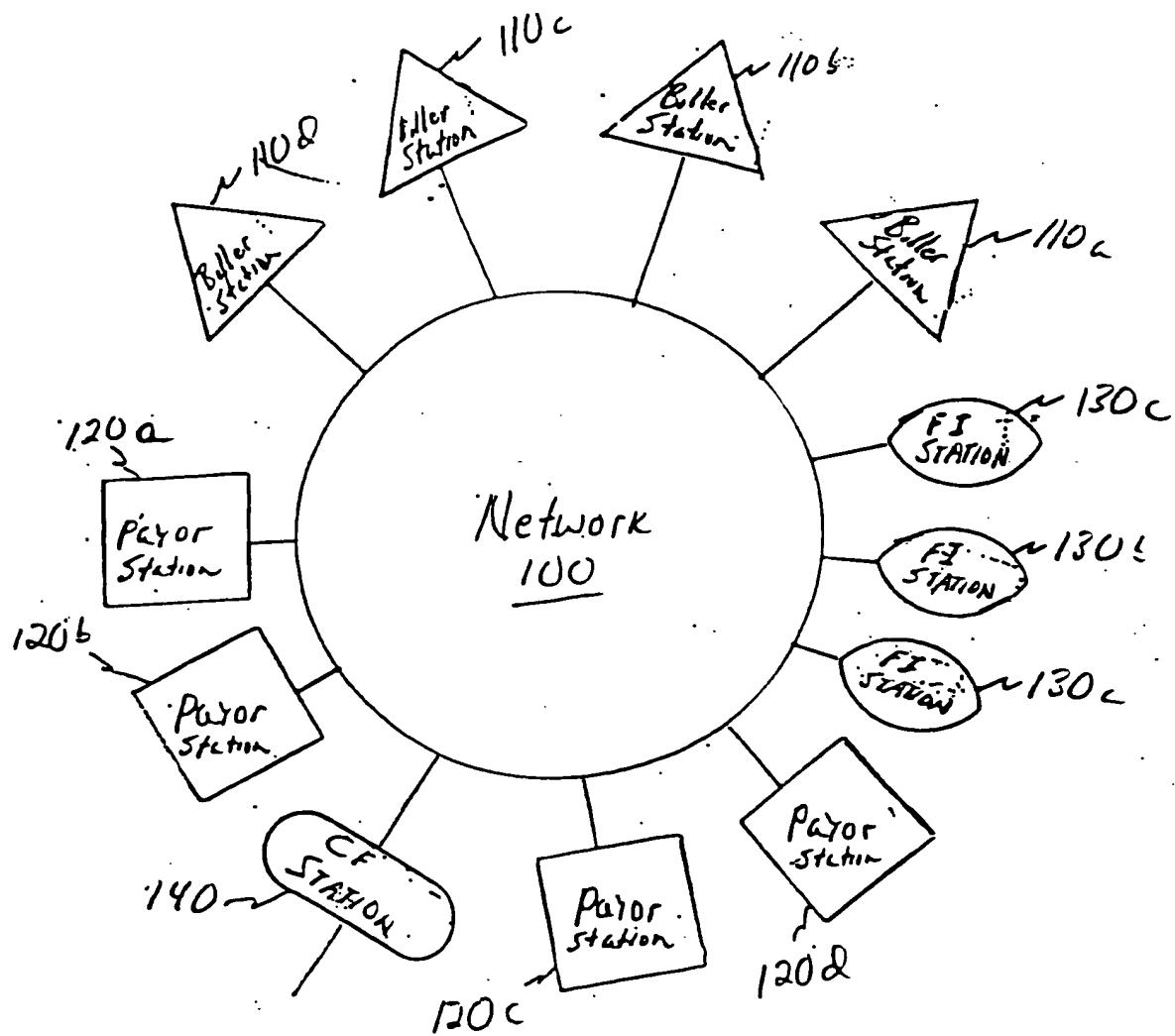
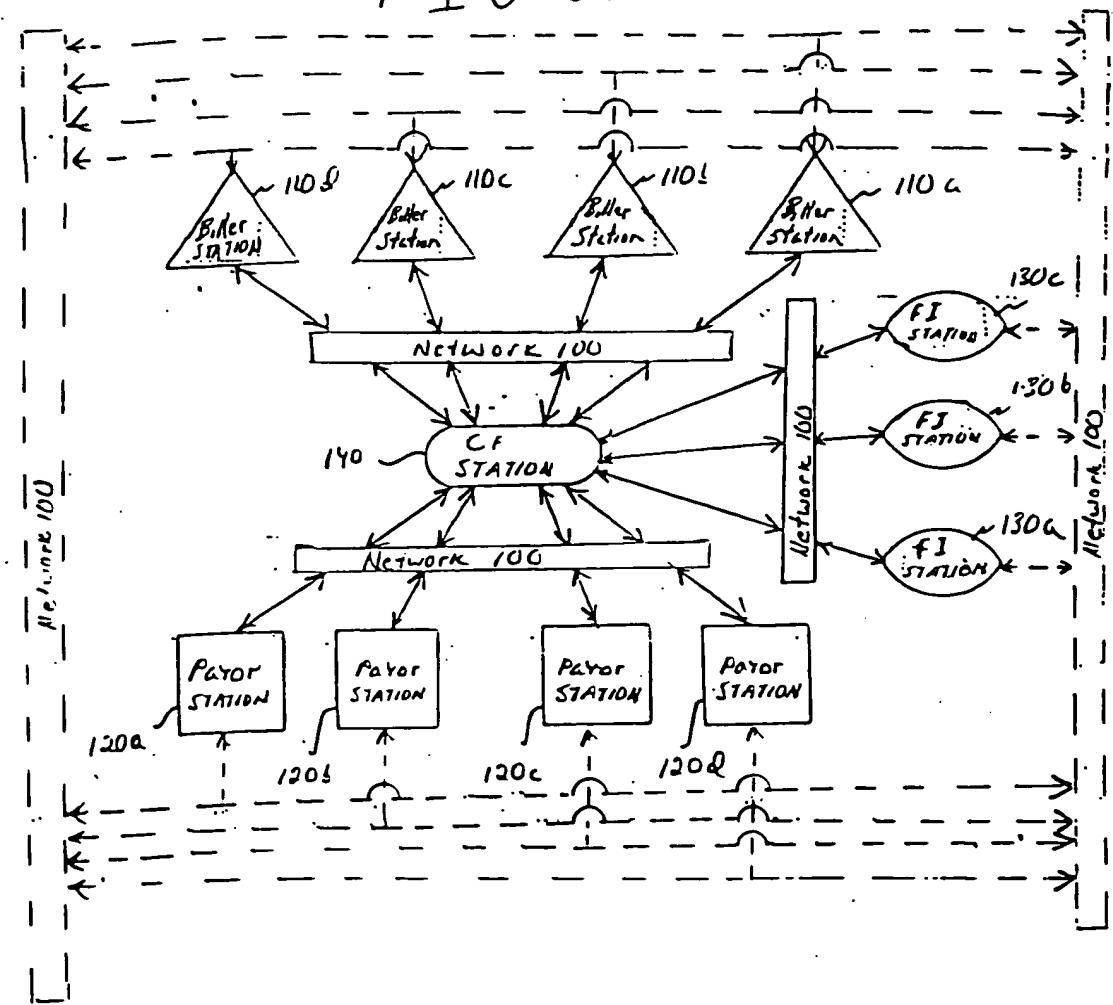


FIG 2



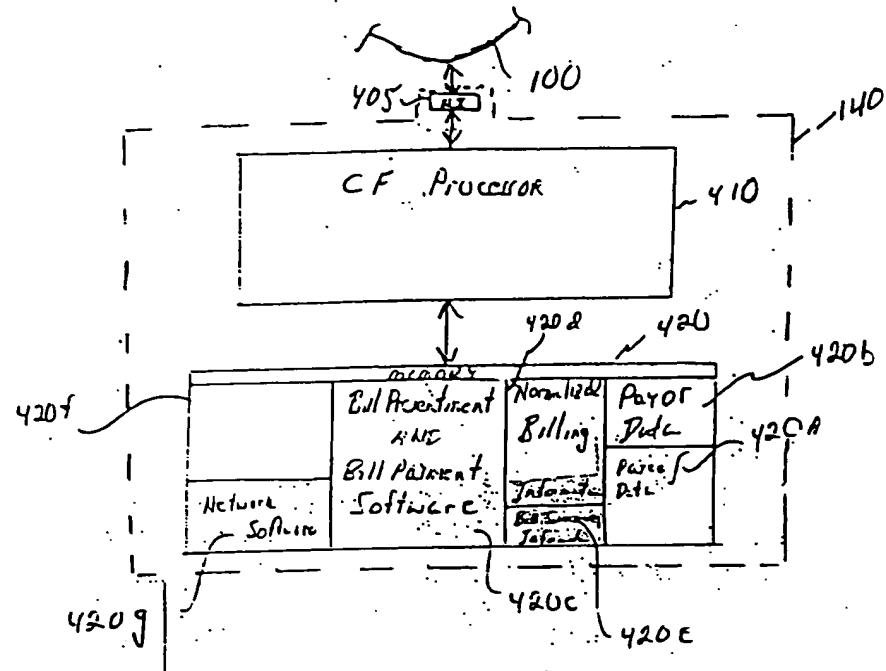


FIG 2A

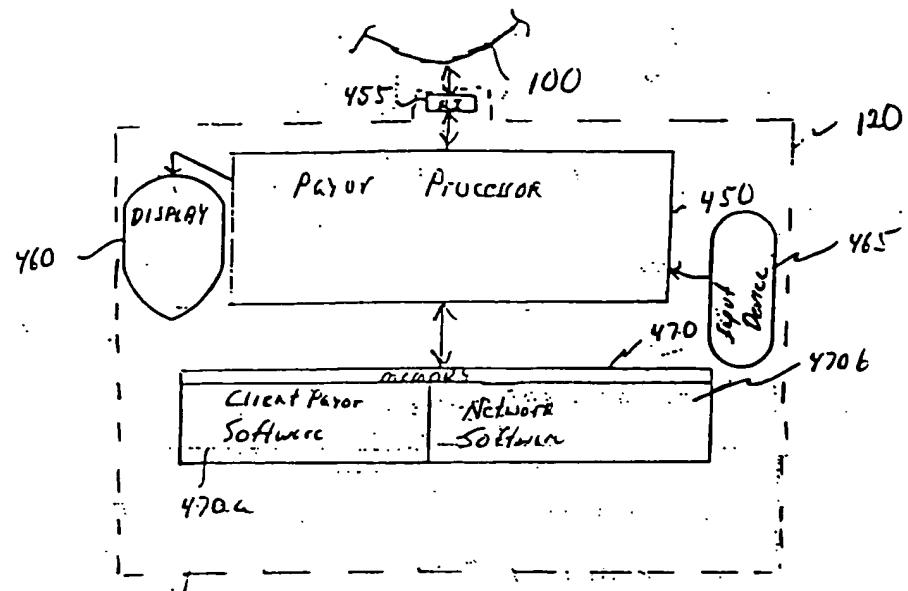


FIG 2B

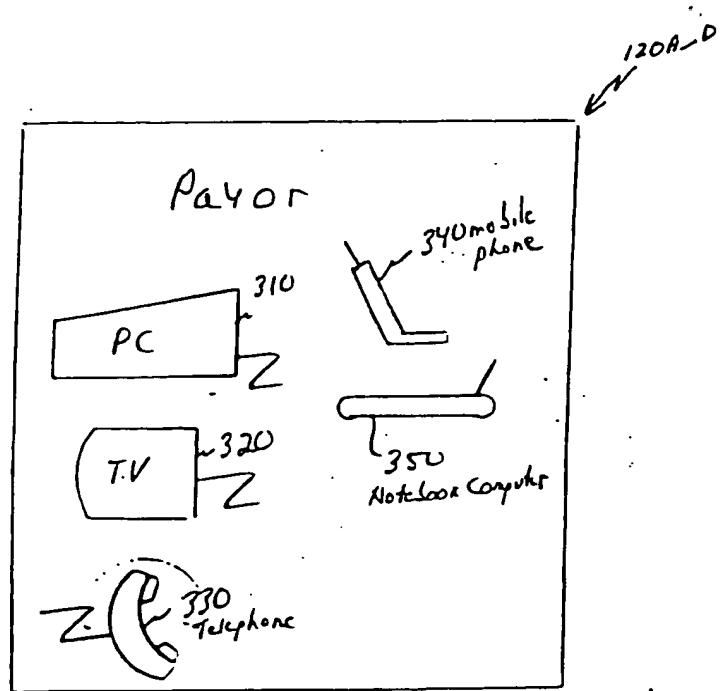


FIG 3

Enrollment
Select Biller

Enrollment

Select Biller

PLEASE PRINT	
DRIVER NAME	
BILLER ADDRESS	
ACCT #/O.	
S 65	
<input type="checkbox"/> FELLOWSHIP INSURANCE <input type="checkbox"/> CAPITAL INSURANCE <input type="checkbox"/> COMMITS INC AGT <input type="checkbox"/> CIMA MUTUAL <input type="checkbox"/> CIMA GROUP <input type="checkbox"/> Columbia Gas of Ohio <input type="checkbox"/> Columbia Gas of Penn <input type="checkbox"/> CNA INSURANCE GROUP <input type="checkbox"/> CNA INSURANCE CO <input type="checkbox"/> CNA ENERGY WORLD <input type="checkbox"/> Peoples Gas of Illinois <input type="checkbox"/> Small Business Administration	
Acct No.	

FIG 4

Enrollment
Personal Information

500

510	First Name	Mid. Name	Last Name
520	Social Security or Major & Middle Name		
530	Street Address		
540	City	State	Zip
	Name, Phone	Phone	
	Name, Phone	Work	Phone

FIG 5

525

Enrollment Banking and Login Info

610

620

630

640

Routing Transit Number	Account Number
Bank Account	
Login Information	
User Name (username)	Password (password)
Password (confirm)	

FIG 6

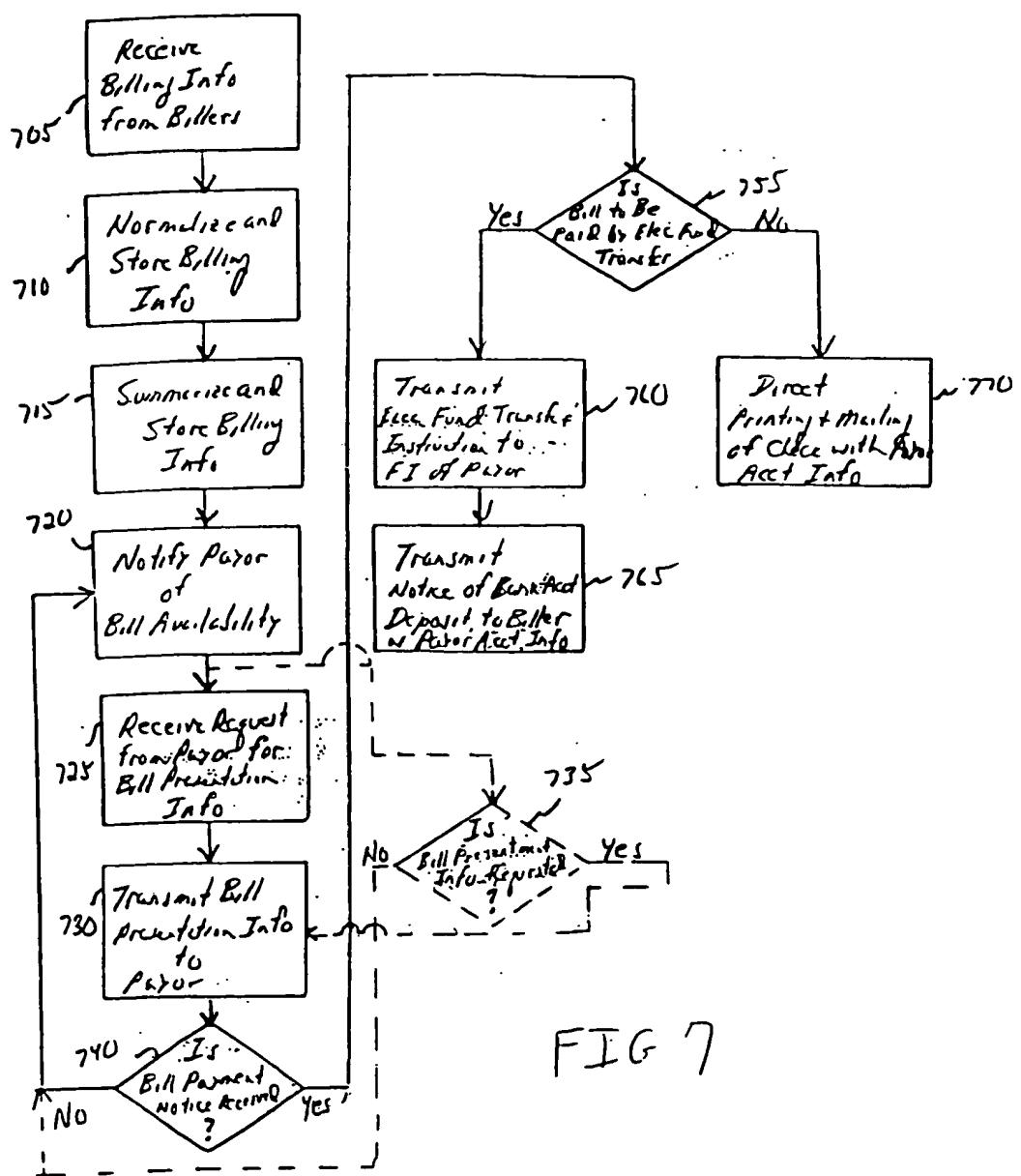
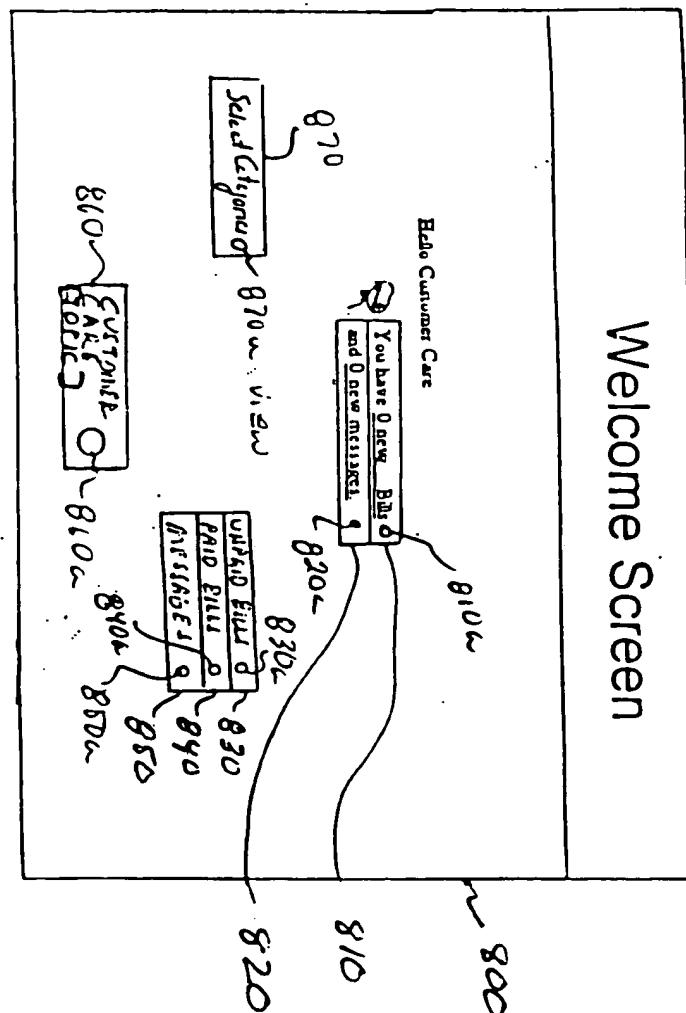


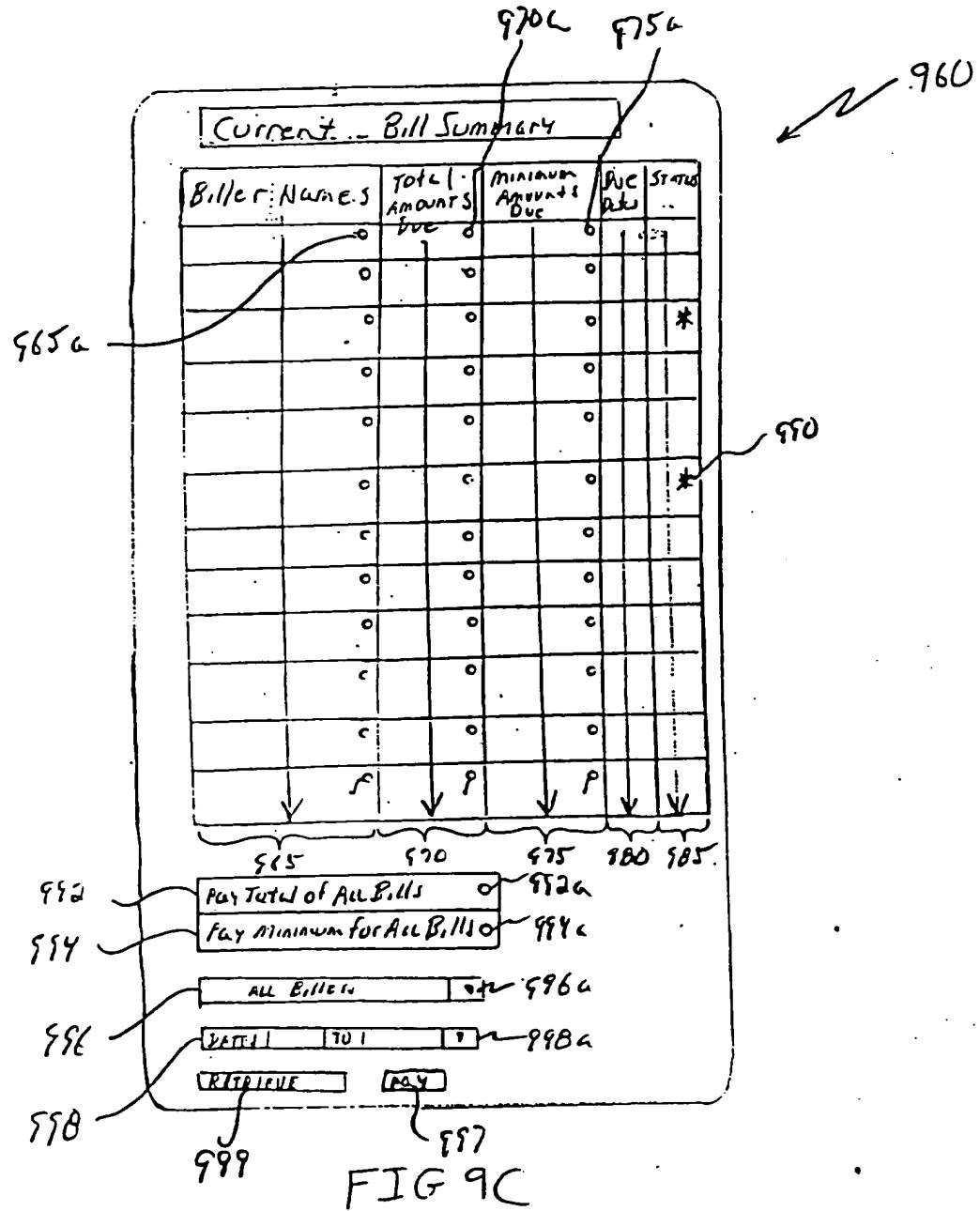
FIG 7

FIG 8



Quick Pay: Unpaid Bills		?	1 940
To PAY MULTIPLE BILLS IN A PARTICULAR CATEGORY. SPECIFY THE AMOUNT			
Category: <input type="text" value="Unpaid Bills"/>		<input type="text" value="Change"/>	
Pay	Payee	Amount	
	<input checked="" type="checkbox"/> CAPSTEAD MORTGAGE	<input type="text" value="565.78"/>	
	<input checked="" type="checkbox"/> FLORIDA POWER AND LIGHT	<input type="text" value="100.25"/>	
	<input checked="" type="checkbox"/> BELLSOUTH TELECOMMUNICATIONS	<input type="text" value="65.30"/>	
<input type="button" value="Pay Bills"/>		<input type="button" value="Reset"/>	

FIG 9B



PRE BILL PAYMENT AUTHORIZATION

1000

BILLER NAMES	AUTHORIZED PAYMENT	PAYMENT FREQ
	UP TO \$500.00	MONTHLY
	Minimum Due	ONCE
	27.35	WEEKLY
	Total Due	YEARLY

1005

1010

1020C

1015

1030

1030a

1020

1025

PAY TOTAL ALL EILLS TO XX/44/228
PAY MINIMUM ALL EILL TO XX/44/279

DO NOT SEND EILL
SEND EILL

1025a

1035

1035C

FIG 10A

Setting up a prebill payment authorization

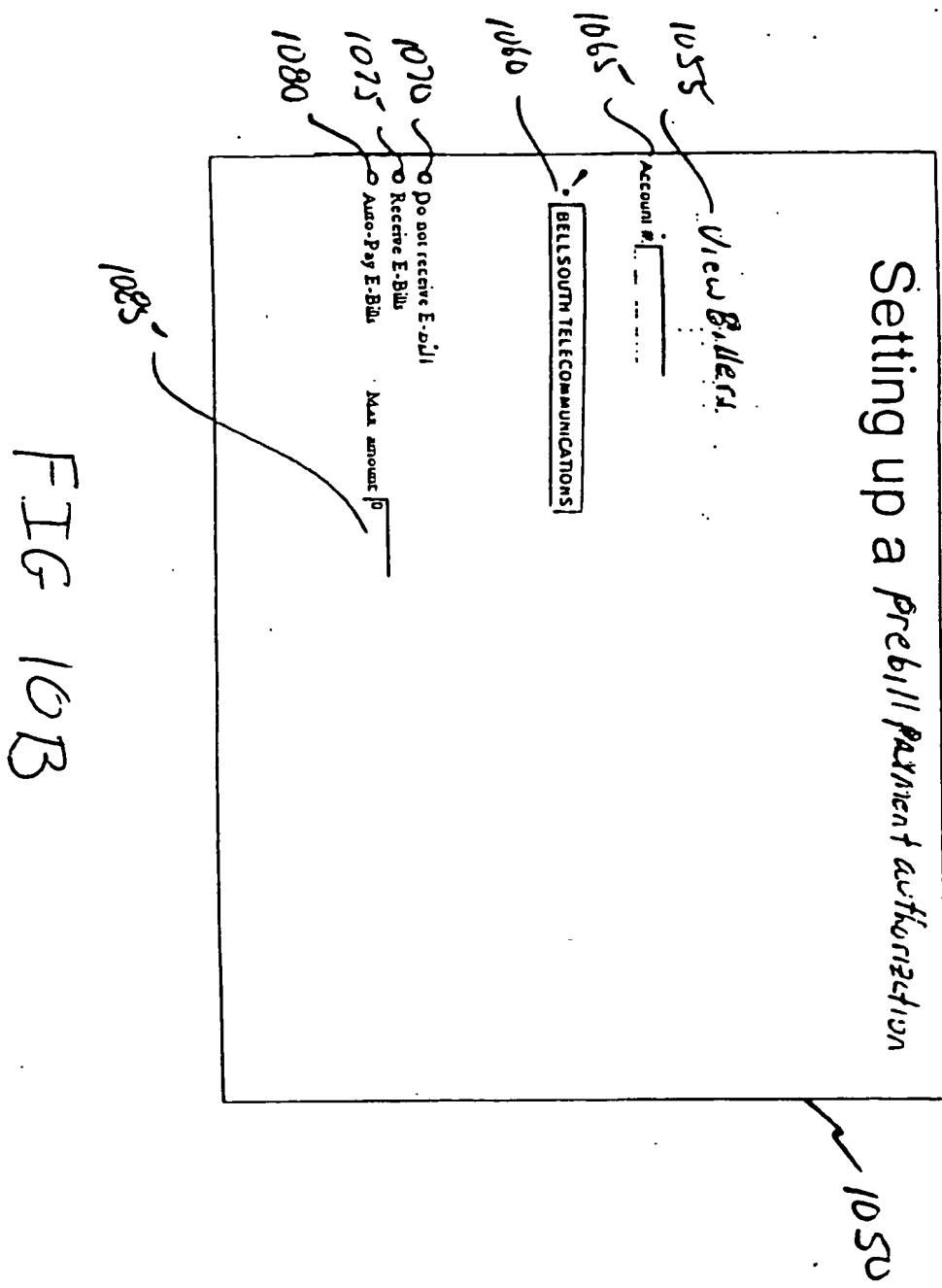


FIG 10B

1120 1124

PAY DUE

BELLSOUTH ELECTRONIC BILLING NOTICE

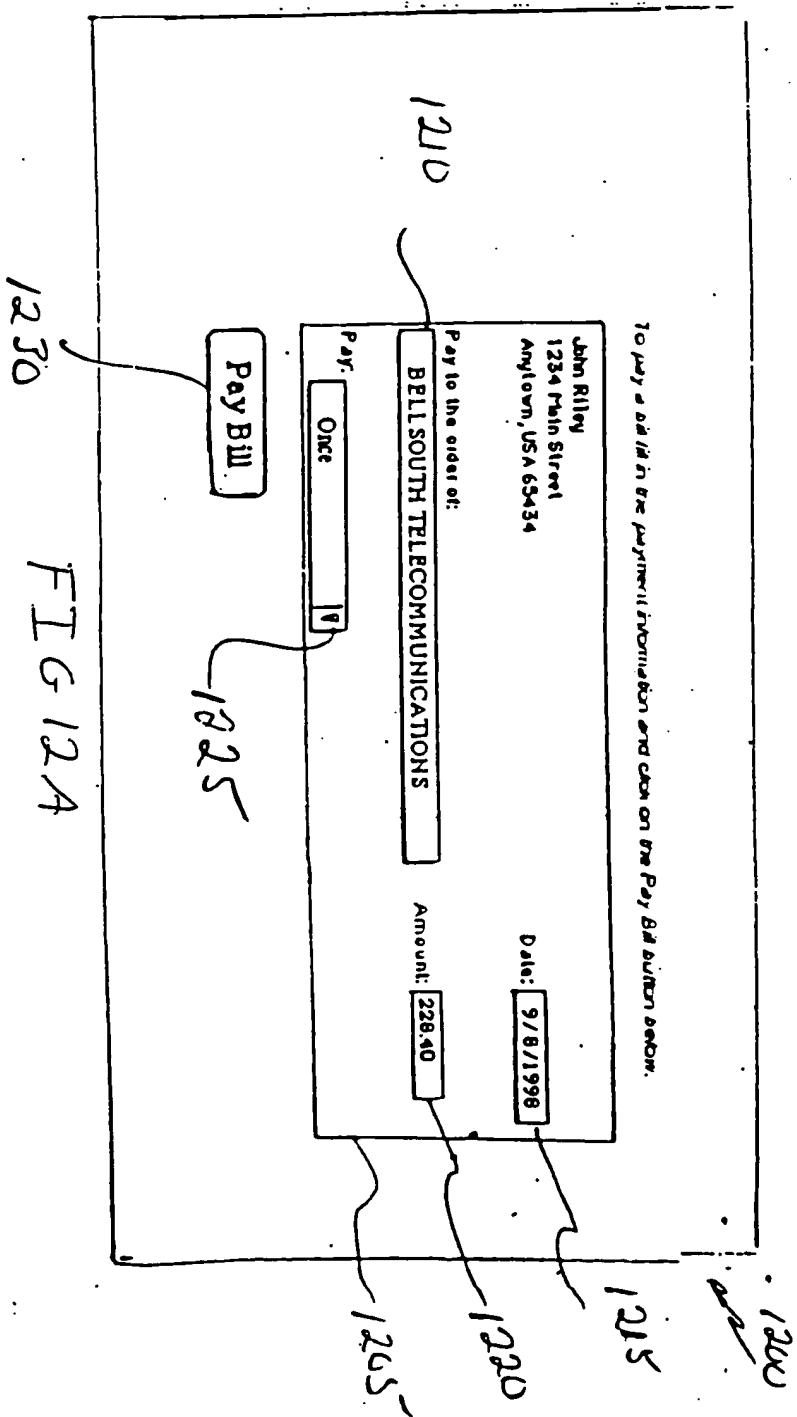
DUE DATE September 10, 1998	TOTAL PAYMENT 3228.40
** BELL SOUTH **	
Account Number: 770 555-1247 240 1886 BILL Period Date: September 1, 1998	
John Riley 1234 Main Street Anytown, USA 65434	

Summary of Charges

Current Charges	
BellSouth	219.96
Domestic Service Charges	1.20
Other Charges and Credits	2.61
Itemized Calls	4.63
Fees	228.40
Total Current Charges for BellSouth Companies	228.40
Total Current Charges Due Before Tax	63.74
Total Current Charges include the following amounts:	
Regulated Charges	162.66
Total Amount Due	228.40

1110

FIG 11



1230
FIG 12A

FIG 12B

Pay Bills

1250

Pay Bills (2)

To pay a bill list in the payment information and click on the Pay Bill button below.

GEORGE P. BURDELL
4574 Tremont Terrace
NORCROSS, GA 300920000

Date:

Pay to the order of:
Pharm Source

Amount:

1265

1255

1260

1215

1260a

1280

1275a

1270

Pay Bills

Pay Bills

To pay a bill fill in the payment information and click on the Pay Bill button below.

BRENDA K CONLEY	
51 GRAND BLVD	
SHELBY, OH 448750000	
Date:	<input type="text"/>
Pay to the order of:	<input type="text"/>
Phone Number:	<input type="text"/>
Pay Date:	<input type="text"/>
<input type="checkbox"/> Weeks	
<input type="checkbox"/> Bi-monthly	
<input type="checkbox"/> Monthly	
<input type="checkbox"/> Quarterly	
<input type="checkbox"/> Semi-annually	
<input type="checkbox"/> Yearly	

1255

1275

FIG 12C

1250

FIG 13

Payment List

Payment List					
Entry #	Date	Amount	Recipient	Confirm #	Status
Lakewood Racquet Club	10/25/1997	105.00	Monthly	WPBL3M65-21QJ	Pending
Lakewood Racquet Club	09/25/1997	105.00	Monthly	WPBL3M65-21QJ	Processed: 09/27/1997 Check #: EPay
Kim Hayde	09/10/1997	1.00	-	WPBL4010-35EC	Processed: 09/05/1997 Check #: EPay

1300

1305

1310 1315 1320 1325 1330 1335 1340

Categories

Payee Categories ②

Categories
Utilities
Food
Gas car
School
Category 5
Category 6
Category 7
Category 8
Category 9
Category 10

1405

1405

1415 1410 FIG 14

